(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(51) **International Patent Classification**[7]: G06F

(21) International Application Number:
PCT/US2004/020534

(25) **Filing Language:** English

(26) Publication Language: English

(30) **Priority Data:**
60/482,067   24 June 2003 (24.06.2003)   US

(71) **Applicant** *(for all designated States except US)*: **R-SQUARED ANALYTICS, LLC** [US/US]; 8 Terrapin Lane, Sharon, MA 02067 (US).

(72) **Inventors; and**
(75) **Inventors/Applicants** *(for US only)*: **ROSEN, Daniel, Jonathan** [US/US]; 8 Terrapin Lane, Sharon, MA 02067 (US). **BLY, Bridget** [US/US]; 21 Locust Drive, Summit, NJ 07901 (US).

(74) **Agent: LAVORGNA, Gregory, J.**; Drinker Biddle & Reath LLP, One Logan Square, 18th and Cherry Streets, Philadelphia, PA 19103-6996 (US).

(81) **Designated States** *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) **Designated States** *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:
— *without international search report and to be republished upon receipt of that report*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) **Title:** RISK ENVIRONMENT MODELING FOR PREDICTING DECISIONS

(57) **Abstract:** A modeling method for predicting a decision is disclosed. A risk environment is simulated for one or more control groups. One or more experimental groups are exposed to an intervention, and the risk environment is simulated for the experimental groups.